

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

KAREN STEPHENS

Debtor(s)

Case No. 17-22263

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/26/2017.
- 2) The plan was confirmed on 10/11/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 02/20/2019.
- 6) Number of months from filing to last payment: 14.
- 7) Number of months case was pending: 20.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$4,725.21
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$4,725.21**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,530.71
Court Costs	\$0.00
Trustee Expenses & Compensation	\$203.72
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$1,734.43**

Attorney fees paid and disclosed by debtor: \$100.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
A ALLIANCE COLLECTION AGENCY	Unsecured	4,525.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	6,290.41	6,290.41	6,290.41	0.00	0.00
AMERICOLLECT INC	Unsecured	10.00	NA	NA	0.00	0.00
ASHLEY FUNDING SERVICES LLC	Unsecured	NA	7.63	7.63	0.00	0.00
AT&T SERVICES INC	Unsecured	366.38	3,087.24	3,087.24	0.00	0.00
CHICAGO DEPT OF ADMIN	Unsecured	100.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	488.00	1,664.00	1,664.00	0.00	0.00
CREDIT CONTROL LLC	Unsecured	67.00	NA	NA	0.00	0.00
ECMC	Unsecured	1,153.43	1,328.44	1,328.44	0.00	0.00
ILLINOIS BELL TELEPHONE CO	Unsecured	138.79	NA	NA	0.00	0.00
JCITRON LAW	Unsecured	6,460.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	430.00	430.53	430.53	0.00	0.00
JEROME CITRON	Unsecured	2,625.00	NA	NA	0.00	0.00
KASS MANAGEMENT	Unsecured	NA	4,525.00	4,525.00	0.00	0.00
LVNV FUNDING	Unsecured	400.00	633.89	633.89	0.00	0.00
META BANK	Unsecured	819.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	1,054.93	NA	NA	0.00	0.00
TENINGA BERGSTROM	Unsecured	NA	6,460.07	6,460.07	0.00	0.00
UNITED STUDENT AID FUNDS INC	Unsecured	19,131.61	22,012.47	22,012.47	0.00	0.00
VERIZON	Unsecured	NA	2,990.36	2,990.36	0.00	0.00
WOLLEMI ACQUISITIONS LLC	Secured	10,375.00	10,925.00	10,375.00	2,596.68	394.10
WOLLEMI ACQUISITIONS LLC	Unsecured	12,637.99	681.27	1,231.27	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$10,375.00	\$2,596.68	\$394.10
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$10,375.00</b>	<b>\$2,596.68</b>	<b>\$394.10</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$50,661.31</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$1,734.43</u>
Disbursements to Creditors	<u>\$2,990.78</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$4,725.21</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/21/2019

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.